

Form perfinng

211 West Fort Street
Detroit, MI 48226

UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan

Case No.: **14-59461-tjt**
Chapter: 13

In Re: (NAME OF DEBTOR(S))

Denise E. Daley
36205 Egan St.
Clinton Township, MI 48035

Social Security No.:
xxx-xx-2233

Employer's Tax I.D. No.:

NOTICE OF REQUIREMENT TO FILE A STATEMENT OF COMPLETION OF COURSE IN PERSONAL FINANCIAL MANAGEMENT

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge. Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (**Official Form 23**)* as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that **Official Form 23** must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that in a chapter 13 case the debtor(s) must file **Official Form 23** no later than the date when the last payment was made by the debtor as required by the plan under § 1328(b) of the Code.

Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the **Official Form 23**, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated: 2/6/15

BY THE COURT

Katherine B. Gullo , Clerk of Court
UNITED STATES BANKRUPTCY COURT

* NOTE: The court will accept Official Form 23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) or the Personal Financial Management Certificate provided by an approved course provider to satisfy the requirement under Federal Rules of Bankruptcy Procedure 1007(b)(7).